

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: ALEXANDER H ROSE	§	Case No. 12-bk-19346
BRIDGET K ROSE	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/01/2012.
- 2) The plan was confirmed on 07/30/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 10/03/2017.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,961.00.
- 10) Amount of unsecured claims discharged without full payment: \$59,027.22.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 39,165.00	
Less amount refunded to debtor(s)	\$ 5.00	
<b>NET RECEIPTS</b>		<b>\$ 39,160.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,225.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,800.35	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,025.35</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LAWRENCE S. RUBIN ESQUIRE	Lgl	2,625.00	2,725.00	2,725.00	1,225.00	0.00
CAVALRY PORTFOLIO SVCS	Uns	0.00	797.68	797.68	123.39	0.00
CAVALRY PORTFOLIO SVCS	Uns	0.00	255.33	255.33	39.49	0.00
CAVALRY PORTFOLIO SVCS	Uns	0.00	767.89	767.89	118.76	0.00
ALLY FINANCIAL	Sec	6,033.00	6,974.96	6,974.96	6,974.96	0.00
WINDSOR RIDGE HOMEOWNERS	Sec	2,800.00	3,039.23	3,039.23	3,039.23	0.00
WELLS FARGO SERVICING CENTER	Uns	0.00	522.43	522.43	80.80	0.00
AMERICREDIT	Sec	22,013.00	0.00	0.00	0.00	0.00
AMERICAN INFOSOURCE LP	Uns	2,117.00	967.10	967.10	149.56	0.00
QUANTUM3 GROUP	Uns	0.00	3,195.42	3,195.42	494.18	0.00
INSOLVE RECOVERY LLC	Uns	0.00	1,220.83	1,220.83	188.80	0.00
INSOLVE RECOVERY, LLC,	Uns	0.00	1,062.80	1,062.80	164.36	0.00
INSOLVE RECOVERY, LLC,	Uns	0.00	1,107.63	1,107.63	171.30	0.00
VATIV RECOVERY SOLUTIONS	Uns	0.00	329.91	329.91	51.03	0.00
VATIV RECOVERY SOLUTIONS	Uns	0.00	116.77	116.77	18.06	0.00
VATIV RECOVERY SOLUTIONS	Uns	0.00	107.24	107.24	16.58	0.00
BMO HARRIS BANK NA	Uns	9,029.00	9,029.10	9,029.10	1,396.37	0.00
ECAST SETTLEMENT CORP	Uns	0.00	540.28	540.28	83.55	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
QUANTUM3 GROUP	Uns	472.00	472.80	472.80	73.12	0.00
QUANTUM3 GROUP	Uns	464.00	464.69	464.69	71.87	0.00
QUANTUM3 GROUP	Uns	463.00	463.27	463.27	71.65	0.00
QUANTUM3 GROUP	Uns	466.00	466.14	466.14	72.09	0.00
QUANTUM3 GROUP	Uns	441.00	441.40	441.40	68.26	0.00
AFNI	Uns	739.00	269.18	269.18	41.63	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	779.49	779.49	120.55	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	341.60	341.60	52.83	0.00
AMERICAN INFOSOURCE	Uns	1,370.00	1,344.25	1,344.25	207.89	0.00
AMERICAN INFOSOURCE	Uns	0.00	3,343.96	3,343.96	517.15	0.00
PREMIER BANKCARD/CHARTER	Uns	388.00	388.76	388.76	60.12	0.00
PREMIER BANKCARD/CHARTER	Uns	346.00	346.95	346.95	53.66	0.00
PREMIER BANKCARD/CHARTER	Uns	376.00	422.34	422.34	65.32	0.00
NATIONSTAR MORTGAGE LLC	Sec	290,450.00	23,768.95	23,768.95	20,354.20	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	1,253.77	1,253.77	193.89	0.00
BANK OF AMERICA	Sec	268,898.00	NA	NA	0.00	0.00
BAY AREA CREDIT SERVICES	Uns	1,368.34	NA	NA	0.00	0.00
BERKS CREDIT & COLL	Uns	60.00	NA	NA	0.00	0.00
CAP ONE	Uns	186.00	NA	NA	0.00	0.00
CNTRY DOOR	Uns	341.00	NA	NA	0.00	0.00
CREDIT COLLECTION	Uns	167.00	NA	NA	0.00	0.00
DENTAL SOLUTIONS MEDIA	Uns	617.30	NA	NA	0.00	0.00
DISCOVER FIN SVCS	Uns	9,861.00	NA	NA	0.00	0.00
EASTERN ACCOUNT SYSTEM	Uns	450.00	NA	NA	0.00	0.00
FAIR COLLECTION & OUT	Uns	537.00	NA	NA	0.00	0.00
INTERSTATE CREDIT & CO	Uns	302.00	NA	NA	0.00	0.00
NCO FIN/99	Uns	691.00	NA	NA	0.00	0.00
PALOI HOSP	Uns	1,000.00	NA	NA	0.00	0.00
PAOLI HOSP-ER PHYSICIAN	Uns	565.00	NA	NA	0.00	0.00
PECO ENERGY	Uns	8,858.83	NA	NA	0.00	0.00
PORT RC	Uns	1,427.00	NA	NA	0.00	0.00
ST THOMAS THE APOSTLE	Uns	2,300.00	NA	NA	0.00	0.00
TARGET CREDIT CARD	Uns	540.00	NA	NA	0.00	0.00
THE CREDIT BUREAU INC	Uns	225.00	NA	NA	0.00	0.00
VERIZON	Uns	3,478.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 26,808.18	\$ 23,393.43	\$ 0.00
Debt Secured by Vehicle	\$ 6,974.96	\$ 6,974.96	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 33,783.14</b>	<b>\$ 30,368.39</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 30,819.01</b>	<b>\$ 4,766.26</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 4,025.35	
Disbursements to Creditors	\$ 35,134.65	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 39,160.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/16/2018

By: William C. Miller  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.